

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryan Michael Trone
Debtor

Case No. 18-05174-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 29, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:

Recip ID	Recipient Name and Address
db	+ Ryan Michael Trone, 817 E Market Street, York, PA 17403-1101
5139481	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
5139488	RATCHFORD LAW GROUP, PC, 54 GLENMAURA BLVD, STE 104, MOOSIC, PA 18507
5139490	+ TDRC/LITTMAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035
5139492	+ TOYOTA FINANCIAL SERVICES-BK Notices, PO BOX 108, SAINT LOUIS, MO 63166-0108

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Sep 29 2023 22:45:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
5139472	+ Email/Text: bankruptcynotice@1fbusa.com	Sep 29 2023 18:50:00	1 FBSD, 363 W ANCHOR DRIVE, NORTH SIOUX CITY, SD 57049-5154
5149366	+ EDI: JEFFERSONCAP.COM	Sep 29 2023 22:45:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5146694	EDI: PHINAMERI.COM	Sep 29 2023 22:45:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5358240	+ EDI: PHINAMERI.COM	Sep 29 2023 22:45:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5139474	Email/Text: Bankruptcy@BAMcollections.com	Sep 29 2023 18:49:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5139475	EDI: CAPITALONE.COM	Sep 29 2023 22:45:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p. PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5139477	EDI: PENNDEPTREV	Sep 29 2023 22:45:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5139477	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 18:50:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5145637	EDI: CAPITALONE.COM	Sep 29 2023 22:45:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5151161	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 19:02:01	Capital One, N.A., c/o Becket and Lee LLP, PO

			Box 3001, Malvern PA 19355-0701
5139494	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 29 2023 18:49:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5139478	EDI: DIRECTV.COM	Sep 29 2023 22:45:00	DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
5160447	EDI: DIRECTV.COM	Sep 29 2023 22:45:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5139479	+ Email/Text: bknotice@ercbpo.com	Sep 29 2023 18:50:00	ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5139480	+ EDI: PHINAMERI.COM	Sep 29 2023 22:45:00	GM FINANCIAL-BANKRUPTCY DEPT, PO BOX 183853, ARLINGTON, TX 76096-3853
5139482	EDI: IRS.COM	Sep 29 2023 22:45:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5139476	Email/Text: info@pamd13trustee.com	Sep 29 2023 18:49:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5139483	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 29 2023 18:49:00	KOHL/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5139484	^ MEBN	Sep 29 2023 18:48:15	MERCANTILE ADJUSTMENT BUREAU, CORRESPONDENCE, PO BOX 9055, BUFFALO, NY 14231-9055
5139485	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2023 18:50:00	MIDLAND CREDIT MANAGEMENT, INC., 2365 NORTHSIDE DR, STE 300, SAN DIEGO, CA 92108-2710
5154514	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2023 18:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5139486	+ EDI: NAVIENTFKASMSERV.COM	Sep 29 2023 22:45:00	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5161519	EDI: NAVIENTFKASMSERV.COM	Sep 29 2023 22:45:00	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5139487	+ Email/PDF: ebnotices@pnmac.com	Sep 29 2023 19:01:59	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA 93021-2602
5139774	+ EDI: RECOVERYCORP.COM	Sep 29 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5163094	+ Email/PDF: ebnotices@pnmac.com	Sep 29 2023 19:01:27	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5139489	+ EDI: RMSC.COM	Sep 29 2023 22:45:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5158305	+ EDI: CBSTDR	Sep 29 2023 22:45:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5139491	+ EDI: CITICORP.COM	Sep 29 2023 22:45:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5160764	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 18:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5139495	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 29 2023 18:49:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5165121	Email/Text: electronicbkydocs@nelnet.net	Sep 29 2023 18:50:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX

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5139496 + Email/Text: electronicbkydocs@nelnet.net

8973, MADISON, WI 53708-8973

Sep 29 2023 18:50:00

USDOE/GLELSI, 2401 INTERNATIONAL,
MADISON, WI 53704-3121

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5139473	##+	ACCOUNTS SERVICE DEPARTMENT, PO BOX 731, MAHWAH, NJ 07430-0731
5139493	##+	TRAVIS REXROAD, 817 EAST MARKE STREET, YORK, PA 17403-1101

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Ryan Michael Trone DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Ryan Michael Trone karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,

District/off: 0314-1
Date Rcvd: Sep 29, 2023

User: AutoDocke
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mortoncraigcf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1

Ryan Michael Trone

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5846

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05174-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan Michael Trone

9/29/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.